

IN THE UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

ANTHONY JARVIS
JACQUELINE JARVIS
Debtor(s)

Ronda J. Winnecour
Chapter 13 Trustee,
Movant

vs.

No Respondents.

Case No.:18-20508 JAD

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

Wherefore, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

April 25, 2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 02/13/2018 and confirmed on 5/8/18 . The case was subsequently Completed
After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		78,740.31
Less Refunds to Debtor	271.99	
TOTAL AMOUNT OF PLAN FUND		78,468.32

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	4,250.00	
Trustee Fee	3,618.02	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		7,868.02

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	PNC BANK NA Acct: 4100	0.00	22,179.03	0.00	22,179.03
	PNC BANK NA Acct: 4100	995.87	995.87	0.00	995.87
	ALLY FINANCIAL(*) Acct: 1088	6,231.20	6,231.20	819.09	7,050.29
	JPMORGAN CHASE BANK NA Acct: 2508	12,453.53	12,453.53	1,620.05	14,073.58
	PNC BANK NA Acct: 5876	11,883.64	11,883.64	1,578.61	13,462.25
					57,761.02

Priority					
	PAUL W MCEL RATH JR ESQ Acct:	0.00	0.00	0.00	0.00
	ANTHONY JARVIS Acct:	0.00	0.00	0.00	0.00
	ANTHONY JARVIS Acct:	271.99	271.99	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct:	0.00	0.00	0.00	0.00
	MCEL RATH LEGAL HOLDINGS LLC Acct:	3,500.00	3,500.00	0.00	0.00
	PAUL W MCEL RATH JR ESQ Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX0-19	750.00	750.00	0.00	0.00
	PA DEPARTMENT OF REVENUE* Acct: 2838	1,542.52	1,542.52	0.00	1,542.52
	CLERK, U S BANKRUPTCY COURT Acct: XXXXXXXX-JAD	310.00	310.00	0.00	310.00
					1,852.52

Unsecured					
	MIDLAND FUNDING LLC Acct: 9052	2,867.27	967.39	0.00	967.39
	MIDLAND FUNDING LLC	1,585.09	534.79	0.00	534.79

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 6736				
	COMENITY BANK	0.00	0.00	0.00	0.00
	Acct: 5211				
	CREDIT COLLECTION SERVICES	0.00	0.00	0.00	0.00
	Acct: 6845				
	DEPARTMENT STORES NATIONAL BANK/I	0.00	0.00	0.00	0.00
	Acct: 5261				
	ERC	0.00	0.00	0.00	0.00
	Acct: 1761				
	US DEPARTMENT OF EDUCATION	23,426.87	7,903.95	0.00	7,903.95
	Acct: 2838				
	FED LOAN SERVICING++	0.00	0.00	0.00	0.00
	Acct: 0001				
	PREMIER BANKCARD LLC; JEFFERSON C	1,058.65	357.18	0.00	357.18
	Acct: 4119				
	PREMIER BANKCARD LLC; JEFFERSON C	525.57	177.32	0.00	177.32
	Acct: 8626				
	PREMIER BANKCARD LLC; JEFFERSON C	409.39	138.12	0.00	138.12
	Acct: 4555				
	HERITAGE VALLEY MED CNTR++	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	827.08	279.05	0.00	279.05
	Acct: 6614				
	PRA/PORTFOLIO RECOVERY ASSOC	0.00	0.00	0.00	0.00
	Acct:				
	QUANTUM3 GROUP LLC AGNT - MOMA FL	454.41	153.31	0.00	153.31
	Acct: 4234				
	TRANSWORLD SYSTEMS INC	0.00	0.00	0.00	0.00
	Acct: 8124				
	TRANSWORLD SYSTEMS INC	0.00	0.00	0.00	0.00
	Acct: 8127				
	PA DEPARTMENT OF REVENUE*	98.22	33.14	0.00	33.14
	Acct: 2838				
	UPMC PHYSICIAN SERVICES	370.04	124.85	0.00	124.85
	Acct: 2838				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 6330				
	DUQUESNE LIGHT COMPANY(*)	135.29	45.65	0.00	45.65
	Acct: 3893				
	DUQUESNE LIGHT COMPANY(*)	806.22	272.01	0.00	272.01
	Acct: 8569				
	LVNV FUNDING LLC, ASSIGNEE	0.00	0.00	0.00	0.00
	Acct: 2546				
	SYNCHRONY BANK	0.00	0.00	0.00	0.00
	Acct: 4234				
	BRIAN C NICHOLAS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	PEOPLES NATURAL GAS CO LLC*	0.00	0.00	0.00	0.00
	Acct:				
	BERNSTEIN BURKLEY PC	0.00	0.00	0.00	0.00
	Acct:				
	STEPHEN R FRANKS ESQ	0.00	0.00	0.00	0.00
	Acct:				
	AIS PORTFOLIO SERVICES (AMERICAN IN	0.00	0.00	0.00	0.00
	Acct:				
	MED EXPRESS	0.00	0.00	0.00	0.00
	Acct:				
	MED EXPRESS BILLING++	0.00	0.00	0.00	0.00
	Acct:				
	NATIONWIDE BANK	0.00	0.00	0.00	0.00

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Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
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Unsecured

Acct:

10,986.76

TOTAL PAID TO CREDITORS

70,600.30

TOTAL CLAIMED

PRIORITY 1,852.52

SECURED 31,564.24

UNSECURED 32,564.10

Date: 04/25/2023

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399
CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219
(412) 471-5566
cmecf@chapter13trusteedpa.com

IN RE:

ANTHONY JARVIS
JACQUELINE JARVIS
Debtor(s)

Ronda J. Winnecour
Movant

vs.

No Repondents.

Case No.:18-20508 JAD

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this _____ day of _____, 20____, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

U.S. BANKRUPTCY JUDGE

In re:
Anthony Jarvis
Jacqueline Jarvis
Debtors

Case No. 18-20508-JAD
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2
Date Rcvd: Apr 27, 2023

User: auto
Form ID: pdf900

Page 1 of 4
Total Noticed: 39

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 29, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony Jarvis, Jacqueline Jarvis, 741 Ohio Avenue, Midland, PA 15059-1415
14773249	+ Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14799075	+ Heritage Valley Medical Center, 1000 Dutch Ridge Road, Beaver, PA 15009-9727
14799076	+ Med Express, PO Box 7964, Belfast, ME 04915-7900
14799080	+ People Gas Bankruptcy Department, 375 North Shore Drive, Ste. 600, Attn: Dawn Lindner, Pittsburgh, PA 15212-5866
14814437	U.S. Department of Education, C/O FedLoan Servicing, P.O. Box 69184, Harrisburg PA 17106-9184

TOTAL: 6

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Apr 27 2023 23:36:58	Ally Financial, c/o AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	Email/Text: Bankruptcy.Notices@pnc.com	Apr 27 2023 23:28:00	PNC BANK, N.A., 3232 Newmark Dr., Miamisburg, OH 45342
cr	+ Email/Text: ebnpeoples@grblaw.com	Apr 27 2023 23:28:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 N. Lincoln Ave., Pittsburgh, PA 15233-1828
14778115	Email/Text: ally@ebn.phinsolutions.com	Apr 27 2023 23:28:00	Ally Financial, PO Box 130424, Roseville, MN 55113-0004
14773242	+ Email/Text: ally@ebn.phinsolutions.com	Apr 27 2023 23:28:00	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14773243	Email/PDF: AIS.cocard.ebn@aisinfo.com	Apr 27 2023 23:37:03	Capital One, 15000 Capital One Dr, Richmond, VA 23238
14773245	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Apr 27 2023 23:28:00	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
14773246	+ Email/Text: bankruptcy_notifications@ccsusa.com	Apr 27 2023 23:29:00	Credit Control Service, 725 Canton St, Norwood, MA 02062-2679
14773247	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Apr 27 2023 23:37:00	Dsnb Macys, Po Box 8218, Mason, OH 45040
14816806	+ Email/Text: kburkley@bernsteinlaw.com	Apr 27 2023 23:29:00	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant St., Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
14773248	+ Email/Text: bknotice@ercbpo.com	Apr 27 2023 23:29:00	Enhanced Recovery Co L, Po Box 57547,

District/off: 0315-2

User: auto

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			Jacksonville, FL 32241-7547
14773250	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Apr 27 2023 23:37:04	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14773244	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 27 2023 23:37:09	Chase Auto, Po Box 901003, Ft Worth, TX 76101
14809020	Email/PDF: ais.chase.ebn@aisinfo.com	Apr 27 2023 23:37:03	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14816955	Email/PDF: resurgentbknotifications@resurgent.com	Apr 27 2023 23:36:59	LVNV Funding, LLC its successors and assigns as, assignee of NCO Portfolio Management, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14815911	Email/PDF: resurgentbknotifications@resurgent.com	Apr 27 2023 23:37:12	LVNV Funding, LLC its successors and assigns as, assignee of North Star Capital, Acquisition LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14803883	+ Email/Text: bankruptcydpt@mcmcg.com	Apr 27 2023 23:29:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14799078	^ MEBN	Apr 27 2023 23:24:34	Nationwide Insurance, 1 Nationwide Plaza, Columbus, OH 43215-2239
14799079	Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 27 2023 23:29:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0496
14791335	Email/Text: Bankruptcy.Notices@pnc.com	Apr 27 2023 23:28:00	PNC Bank, N.A., Attn: Bankruptcy, 3232 Newmark Drive, Miamisburg, OH 45342
14799625	Email/Text: Bankruptcy.Notices@pnc.com	Apr 27 2023 23:28:00	PNC Bank, N.A., PO Box 94982, Cleveland, OH 44101
14773251	Email/Text: Bankruptcy.Notices@pnc.com	Apr 27 2023 23:28:00	Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14773252	Email/Text: Bankruptcy.Notices@pnc.com	Apr 27 2023 23:28:00	Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14799083	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Apr 27 2023 23:36:59	PRA Receivables, PO Box 12914, Norfolk, VA 23541-0914
14774169	+ Email/PDF: rmscedi@recoverycorp.com	Apr 27 2023 23:37:04	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14776970	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Apr 27 2023 23:29:00	Pennsylvania Department of Revenue, Bankruptcy Division PO BOX 280946, Harrisburg, PA 17128-0946
14795758	+ Email/Text: ebnpeoples@grblaw.com	Apr 27 2023 23:28:00	Peoples Natural Gas Company LLC, c/o S. James Wallace, P.C., 845 North Lincoln Avenue, Pittsburgh, PA 15233-1828
14804802	+ Email/Text: JCAP_BNC_Notices@jcap.com	Apr 27 2023 23:29:00	Premier Bankcard, Llc, Jefferson Capital Systems LLC Assignee, Po Box 7999, Saint Cloud Mn 56302-7999
14806711	Email/Text: bnc-quantum@quantum3group.com	Apr 27 2023 23:29:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14773253	+ Email/PDF: gecsed@recoverycorp.com	Apr 27 2023 23:37:04	Synco/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
14773254	+ Email/Text: bankruptcydepartment@tsico.com	Apr 27 2023 23:29:00	Transworld Sys Inc/51, 500 Virginia Dr Ste 514, Ft Washington, PA 19034-2733
14812268	^ MEBN	Apr 27 2023 23:24:08	UPMC Physician Services, PO Box 1123, Minneapolis, MN 55440-1123
15566583	+ Email/Text: EBN@edfinancial.com	Apr 27 2023 23:28:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359

TOTAL: 33

District/off: 0315-2
Date Rcvd: Apr 27, 2023

User: auto
Form ID: pdf900

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		JPMorgan Chase Bank, N.A.
cr		PNC Mortgage, A Division of PNC Bank, National Ass
cr	*+	Duquesne Light Company, c/o Bernstein-Burkley, P.C., 707 Grant Street, Suite 2200, Gulf Tower, Pittsburgh, PA 15219-1945
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14799066	*+	Ally Financial, 200 Renaissance Ctr, Detroit, MI 48243-1300
14799067	*P++	CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285, address filed with court:, Capital One, 15000 Capital One Dr, Richmond, VA 23238
14799069	*+	Comenitybank/victoria, Po Box 182789, Columbus, OH 43218-2789
14799070	*+	Credit Control Service, 725 Canton St, Norwood, MA 02062-2679
14799071	*P++	DSNB MACY S, CITIBANK, 1000 TECHNOLOGY DRIVE MS 777, O FALLON MO 63368-2239, address filed with court:, Dsnb Macys, Po Box 8218, Mason, OH 45040
14799072	*+	Enhanced Recovery Co L, Po Box 57547, Jacksonville, FL 32241-7547
14799073	*+	Fed Loan Serv, Po Box 60610, Harrisburg, PA 17106-0610
14799074	*+	First Premier Bank, 601 S Minnesota Ave, Sioux Falls, SD 57104-4868
14799068	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Auto, Po Box 901003, Ft Worth, TX 76101
14799081	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Bank, 2730 Liberty Ave, Pittsburgh, PA 15222
14799082	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, Pnc Mortgage, Po Box 8703, Dayton, OH 45401
14799084	*+	Syncb/amer Eagle, Po Box 965005, Orlando, FL 32896-5005
14799085	*+	Transworld Sys Inc/51, 500 Virginia Dr Ste 514, Ft Washington, PA 19034-2733
14799077	##+	Med Express Billing, PO Box 719, Dellslow, WV 26531-0719

TOTAL: 2 Undeliverable, 15 Duplicate, 1 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 29, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 25, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor PNC BANK N.A. bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor PNC Mortgage A Division of PNC Bank, National Association bnicholas@kmlawgroup.com
Keri P. Ebeck	on behalf of Creditor Duquesne Light Company kebeck@bernsteinlaw.com jbluemle@bernsteinlaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Paul W. McElrath, Jr.	on behalf of Joint Debtor Jacqueline Jarvis ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com
Paul W. McElrath, Jr.	

District/off: 0315-2

User: auto

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on behalf of Debtor Anthony Jarvis ecf@mcelrathlaw.com donotemail.ecfbackuponly@gmail.com

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

S. James Wallace

on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com PNGbankruptcy@peoples-gas.com

Stephen Russell Franks

on behalf of Creditor JPMorgan Chase Bank N.A. amps@manleydeas.com

TOTAL: 9